

In re:  
Kelly Lauren Claiborne  
Delesa Claiborne  
Debtors

Case No. 25-11700-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 01, 2025

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db/jdb	Kelly Lauren Claiborne, Delesa Claiborne, 3551 New Queen St Unit 2, Philadelphia, PA 19129-1634
15003756	+ AMS Cardiology, 118 Welsh Rd B, Horsham, PA 19044-2242
15003753	+ Abington Pediatrics, 360 Brockton Avenue Suite 102, Abington, MA 02351-2186
15003764	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, St Louis, MO 63179-0040
15003783	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15003787	+ Sst/tally, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15003792	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 02 2025 00:59:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	May 02 2025 04:46:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 02 2025 04:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 02 2025 00:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15003754	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 02 2025 02:14:30	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
15003755	Email/PDF: bncnotices@becket-lee.com	May 02 2025 01:40:18	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15003757	+ EDI: BANKAMER	May 02 2025 04:45:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15003758	EDI: TSYS2	May 02 2025 04:46:00	Barclays Bank DE, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
15003759	EDI: TSYS2	May 02 2025 04:46:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
15003765	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15003760	EDI: CAPITALONE.COM		

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		May 02 2025 04:46:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15003761	+ EDI: AISACG.COM		
		May 02 2025 04:46:00	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15003762	EDI: JPMORGANCHASE		
		May 02 2025 04:45:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
15003763	+ EDI: CITICORP		
		May 02 2025 04:46:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
15003766	Email/Text: bankruptcy@philapark.org		
		May 02 2025 00:59:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15003767	^ MEBN		
		May 02 2025 00:43:20	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
15003768	EDI: DISCOVER		
		May 02 2025 04:46:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
15003769	+ EDI: DISCOVERPL		
		May 02 2025 04:46:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
15003770	EDI: IRS.COM		
		May 02 2025 04:46:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15003771	+ Email/Text: BNCnotices@dcmsservices.com		
		May 02 2025 00:59:00	Jefferson Health, Attn: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
15003772	EDI: JPMORGANCHASE		
		May 02 2025 04:45:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
15003773	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		May 02 2025 00:59:00	KeyBank, Attn: Bankruptcy, 4910 Tiedeman Rd, Cleveland, OH 44144-2338
15003775	Email/Text: LibertySOP@cscglobal.com		
		May 02 2025 00:59:00	Liberty Mutual Insurance, 175 Berkeley St, Boston, MA 02116-5066
15003774	+ EDI: LENDNGCLUB		
		May 02 2025 04:46:00	Lending Club, Attn: Bankruptcy, 595 Market st, San Francisco, CA 94105-5839
15003776	+ EDI: NFCU.COM		
		May 02 2025 04:46:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
15003777	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		May 02 2025 00:59:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
15003778	Email/PDF: lossmitigation@nwfcu.org		
		May 02 2025 02:13:53	Northwest Federal Credit Union, Attn: Bankruptcy, PO Box 1229, Herndon, VA 20172-1229
15003779	Email/Text: fesbank@attorneygeneral.gov		
		May 02 2025 00:59:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15003785	Email/Text: Bankruptcy.Notices@pnc.com		
		May 02 2025 00:59:00	PNC Bank, Recovery Department, PO Box 5570, Cleveland, OH 44101
15003780	EDI: PENNDEPTREV		
		May 02 2025 04:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15003781	Email/Text: blegal@phfa.org		
		May 02 2025 00:59:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, 211 N Front St, Harrisburg, PA 17101-1406
15003782	^ MEBN		
		May 02 2025 00:43:23	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15003784	Email/Text: bankruptcy@philapark.org		
		May 02 2025 00:59:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15003786	+ Email/Text: bankruptcy1@pffcu.org		

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		May 02 2025 00:59:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
15003788	EDI: SYNC		
		May 02 2025 04:46:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
15003789	+ Email/Text: collections@meettally.com		
		May 02 2025 00:59:00	Tally Technologies, Inc, Attn: Bankruptcy, 375 Alabama St #325, San Francisco, CA 94110-7334
15003790	Email/Text: dbogucki@trumark.org		
		May 02 2025 00:59:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
15003791	Email/Text: usapae.bankruptcynotices@usdoj.gov		
		May 02 2025 00:59:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
15003793	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		May 02 2025 02:13:49	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<u>Kelly Lauren Claiborne</u>	Social Security number or ITIN:	xxx-xx-5535
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Delesa Claiborne</u>	Social Security number or ITIN:	xxx-xx-9458
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter:	7 4/30/25
Case number:	25-11700-pmm		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kelly Lauren Claiborne	Delesa Claiborne
2. All other names used in the last 8 years		
3. Address	3551 New Queen St Unit 2 Philadelphia, PA 19129-1634	3551 New Queen St Unit 2 Philadelphia, PA 19129-1634
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

**For more information, see page 2 >**

Debtor **Kelly Lauren Claiborne** and **Delesa Claiborne**

Case number **25-11700-pmm**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 5/1/25
<b>7. Meeting of creditors</b>	<b>June 9, 2025 at 01:50 PM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/8/25</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	